

FARMERS BANKSHARES, INC.

| | CPP Disbursement Date 01/23/2009 | RSSD (Holding Company) 4553960 | Number of Insured Depository Institutions 1 | | |
|---------------------------------------------------------------------------------------------|-------------------------------------|-----------------------------------|---------------------------------------------------|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2012 \$ millions | 2013 \$ millions | %chg from prev | | |
| Assets | | \$412 | | | |
| Loans | | \$230 | | | |
| Construction & development | | \$31 | | | |
| Closed-end 1-4 family residential | | \$42 | | | |
| Home equity | | \$11 | | | |
| Credit card | | \$0 | | | |
| Other consumer | | \$1 | | | |
| Commercial & Industrial | | \$23 | | | |
| Commercial real estate | | \$93 | | | |
| | | | | | |
| Unused commitments | | \$38 | | | |
| Securitization outstanding principal | | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | | \$65 | | | |
| Asset-backed securities | | \$0 | | | |
| Other securities | | \$75 | | | |
| Cash & balances due | | \$21 | | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | | \$0 | | | |
| Open-end HELOC originations sold (quarter) | | \$0 | | | |
| | | | | | |
| Liabilities | | \$369 | | | |
| Deposits | | \$345 | | | |
| Total other borrowings | | \$23 | | | |
| FHLB advances | | \$20 | | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | | \$43 | | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | | \$1 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | | 10.4% | -- | | |
| Tier 1 risk based capital ratio | | 17.1% | -- | | |
| Total risk based capital ratio | | 18.4% | -- | | |
| Return on equity ¹ | | 11.6% | -- | | |
| Return on assets ¹ | | 1.2% | -- | | |
| Net interest margin ¹ | | 3.5% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans} | | 123.7% | -- | | |
| Loss provision to net charge-offs (qtr) | | -877.2% | -- | | |
| Net charge-offs to average loans and leases ¹ | | 0.1% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2012 | 2013 | 2012 | 2013 | |
| Construction & development | | 9.2% | | 0.1% | -- |
| Closed-end 1-4 family residential | | 0.9% | | 0.1% | -- |
| Home equity | | 0.7% | | 0.0% | -- |
| Credit card | | 0.0% | | 0.0% | -- |
| Other consumer | | 0.0% | | 0.0% | -- |
| Commercial & Industrial | | 0.0% | | 0.0% | -- |
| Commercial real estate | | 2.2% | | 0.0% | -- |
| Total loans | | 2.6% | | 0.0% | |